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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Flora Dellorusso** : CASE NO. 17-23657

Debtor : The Honorable Rosemary Gambardella

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**ATTORNEY'S RESPONSE TO SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT**

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I, Russell L. Low, being of full age, hereby certify the following:

1. I represent the debtor, Flora Dellorusso, on this bankruptcy proceeding.
2. My office has been unable to reach the above referenced debtor to file a timely opposition signed to the Creditor's Certification of Default signed by her.
3. I am asking for the opportunity to contact the debtor regarding this matter in an effort to resolve the same.
4. Therefore, I am respectfully requesting on behalf of the debtor the opportunity to reach an amicable resolution regarding this matter.

Date: June 27, 2019

/s/ Russell L. Low, Esq.

**RUSSELL L. LOW, ESQ.**